



**STATE OF WASHINGTON**  
**DEPARTMENT OF FINANCIAL INSTITUTIONS**  
**DIVISION OF CONSUMER SERVICES**

P.O. Box 41200 • Olympia, Washington 98504-1200  
Telephone (360) 902-8703 • TDD (360) 664-8126 • FAX (360) 664-2258 • [www.dfi.wa.gov](http://www.dfi.wa.gov)

February 1, 2007

**TO:** Consumer Loan Licensees

**RE:** Annual filing due March 1, 2007

Enclosed are two reporting documents you must file with the Washington Department of Financial Institutions (DFI) as required by the Consumer Loan Act.

1. [Consolidated Annual Report \(CAR\)](#)
2. [Annual Assessment Report \(AAR\)](#)

These two reports must be completed and returned to DFI by Wednesday, March 1, 2007. You must also include payment of any annual assessment fees owed with the reports. You will be charged a late fee of \$100 per day for incomplete filings and filings received by DFI after March 1, 2007.

**What constitutes a complete filing?**

A complete filing includes both the CAR and AAR, supporting lists of Washington loans, year-end financial statements, and a check for any AAR fees owed. You must include all of the Washington loans you originated, brokered, made, funded, purchased, serviced, or sold during 2006.

All loans you make are subject to the authority and restrictions of the Consumer Loan Act, regardless of whether or not the loan is usurious or what secures the loan. As stated in WAC 208-620-240, the CAR and AAR must include the following loan types:

- First lien mortgage loans
- Junior lien mortgage loans
- Personal property loans
- Unsecured loans

**What if I did not do any business in Washington during the 2006 calendar year?**

Even if you did no business in Washington during 2006, you must file both of these reports with DFI by March 1, 2007.

**How should I transmit this sensitive data?**

To protect non-public and sensitive information from unauthorized access, DFI does not send, receive, or request the transmission of unencrypted electronic information. You must encrypt all supporting loan lists, financial statements, or other electronic data submitted to DFI. Please follow your own data encryption process or visit [www.dfi.wa.gov](http://www.dfi.wa.gov) for data encryption procedures.

**What if I am not the proper contact person to complete this request?**

If you received this mailing in error, immediately forward it to the person in your company responsible for reporting. Licensees are responsible for keeping DFI informed of the contact person for your company. If the information DFI has on record has changed, provide a written update by e-mail, fax, or postal mail immediately.

Thank you for responding promptly. If you have questions or need assistance, please contact:

Michéal Freer, CAMS  
Financial Examiner  
Phone: 360-902-0522  
Email: [mfreer@dfi.wa.gov](mailto:mfreer@dfi.wa.gov)



## 2006 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT (CAR)

Name of company as licensed in Washington: \_\_\_\_\_

Main Office Address: \_\_\_\_\_

WA File Number: \_\_\_\_\_ Number of locations holding WA licenses during 2006: \_\_\_\_\_

*This consolidated annual report should include all of the company's Washington State business in a single report.*

**Report Due to DFI:** March 1, 2007 **Annual Report for Business** conducted through December 31, 2006

*A penalty of \$100.00 per day will be assessed if received by DFI after March 1, 2007*

*Reports must be filed even if you did NO business in Washington State during 2006*

**Attachments: Send one packet. A complete filing includes the following:**

- Consolidated Annual Report (CAR), signed and notarized
- Annual Assessment Report (AAR), even if no fees are owed
- Supporting list(s) of Washington loans (one for each CAR line item response that is not zero, electronic files in encrypted Excel format)
- Year-End Financial Statements prepared according to Generally Accepted Accounting Principles (GAAP); Balance Sheet and Income Statement, Send audited if available
- Fees Check, if any (make check payable to the "Washington State Treasurer")

*Incomplete filings will be subject to the \$100 per day penalty.*

### ANSWER EVERY QUESTION OR WRITE IN "NONE"

Analysis of Washington State Loans by Size and Number Under the Consumer Loan Act		Number of Accounts	Dollar Volume
<b>1.</b>	Outstanding Washington (WA) Loans: Principal Balance Of All Loans On December 31, 2005 (line 3 From Last Year's Report)		
<b>2a.</b>	New WA Loans: Non-Mortgage Loans (all WA Loans Made, Originated, Funded, Or Purchased in 2006)		
<b>2b.</b>	New WA Loans: Secured By Real Estate (all WA Loans Made, Originated, Funded, Or Purchased in 2006)		
<b>2c.</b>	New WA Loans: Loans Brokered in 2006		
<b>2d.</b>	WA Loans Made, Originated, Funded, Or Purchased in 2006 And Sold With Servicing Released		
<b>2e.</b>	WA Loans Made, Originated, Funded, Or Purchased in 2006 And Sold With Servicing Retained		
<b>2f.</b>	WA Loans Made, Originated, Funded, Or Purchased Prior To 2006 And Sold in 2006 With Servicing Released		
<b>2g.</b>	WA Loans Made, Originated, Funded, Or Purchased Prior To 2006 And Sold in 2006 With Servicing Retained		
<b>2h.</b>	WA Loans Held That Matured Or Paid Out (paid off) in 2006		

## 2006 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT (Pg. 2)

Name of company as licensed in Washington: \_\_\_\_\_

Analysis of Washington State Loans by Size and Number Under the Consumer Loan Act		Number of Accounts	Dollar Volume
3.	Outstanding WA Loans: Principal Balance Of All Loans On December 31, 2006		
4.	WA Loans Secured By Real Estate That Foreclosed During 2006		
5.	WA Loans Secured By Real Estate In Foreclosure On December 31, 2006		
6.	WA Real Estate Loans Charged Against Reserve For Loan Losses As A Result Of Foreclosures in 2006		
7.	All Other WA Loans Charged Against Reserve For Loan Losses in 2006		
8.	WA Loans Contractually Delinquent 30 Days Or More At End Of 2006		

(Please print neatly)

I hereby certify under penalty of perjury that I have examined the information contained in this Consolidated Annual Report (CAR), Annual Assessment Report (AAR), and attached supporting documentation, and the reported information is correct and complete, and further acknowledge that there are no misrepresentations or omissions of material facts.

Prepared By: \_\_\_\_\_

*Signature*

*Date*

\_\_\_\_\_  
*Typed or printed name of preparer*

\_\_\_\_\_  
*Title*

Phone: \_\_\_\_\_ Ext: \_\_\_\_\_ Fax: \_\_\_\_\_ E-mail: \_\_\_\_\_

### AFFIDAVIT FOR 2006 CONSUMER LOAN COMPANY CONSOLIDATED ANNUAL REPORT

I, \_\_\_\_\_ the undersigned being the \_\_\_\_\_  
*Type or Print Name of Company Representative* *Title of Company Representative*

of \_\_\_\_\_, a Washington licensed Consumer Loan Company,  
*Print Company Name as Licensed*

swear (or affirm) that to the best of my knowledge and belief the statements contained in this report, including the accompanying schedules and statements (if any), are true and that the same is a true and complete statement in accordance with the law.

\_\_\_\_\_  
*Signature of Company Representative*

Signed and sworn before me this \_\_\_\_\_ day of \_\_\_\_\_ 20\_\_\_\_ and

I hereby certify that I am not an officer or director of this company. \_\_\_\_\_

*Signature of Notary Public*

Notary Public in and for the:

notary seal here

State of \_\_\_\_\_

County of \_\_\_\_\_

My appointment expires: \_\_\_\_\_

## INSTRUCTION SHEET FOR COMPLETING THE 2006 CONSOLIDATED ANNUAL REPORT (CAR) (Pg. 1)

We suggest you begin by reviewing all pages of instructions and forms, and making a copy of the blank forms.

**Attachments: Send one packet. A complete filing includes the following:**

- Consolidated Annual Report (CAR), signed and notarized
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***Incomplete filings will be subject to the \$100 per day penalty.***

\*Label each supporting loan list with the specific CAR line item(s) it supports. Generally, each supporting loan list should include:

- Loan/Account #
- Funded Amount
- Brokered/Funded/Purchased Date
- APR
- Lien Position (real estate loans)
- Type of collateral (real estate, personal property, etc)
- Principal Balance at payoff/sale/end-of-year date, when applicable
- Payoff/Sale Date
- Total Number of Accounts
- Total Dollar Volume

\*\*If the company uses audited financial statements and they are not available as of March 1, 2007, send interim un-audited year-end statements with this filing. Forward the audited financial statements separately as soon as they are available.

DO NOT delay sending the CAR and AAR, fees, and other required attachments; we must receive the annual assessment filings by March 1, 2007.

**How should I transmit this sensitive data?**

To protect non-public and sensitive information from unauthorized access, the Department of Financial Institutions (DFI) does not send, receive, or request the transmission of unencrypted electronic information. You must encrypt all supporting loan lists, financial statements, or other electronic data submitted to DFI. Please follow your own data encryption process or visit [www.dfi.wa.gov](http://www.dfi.wa.gov) for data encryption procedures. If you follow your own encryption process, make certain that the encrypted files are "self-extracting."

Via E-mail

Encrypted files require a password to decrypt them after we receive them via e-mail. When creating the encrypted file, be careful to note the password used (do not include the password in the e-mail, just keep this information available for when our staff calls for it). Include in the e-mail the name and phone number of the company representative our staff will call to obtain the password.

Via CD

For those companies that prefer to send CDs of sensitive information, please "password protect" the CDs prior to sending them with reports.

When creating the password-protected CD, be careful to note the password used (do not include the password in the correspondence, just keep this information available for when our staff calls for it). Include in the correspondence the name and phone number of the company representative our staff will call to obtain the password.

Via Paper

If the company submits supporting loan lists, or other sensitive information, in paper format, do not use smaller than 9-point font.

**Name of Company** – Please provide the licensed legal name of the company on both pages of the CAR form. Do not include any "doing business as" (dba) or trade names. When possible, we have populated this line for you.

**Main Office Address** – Give the full physical address of the Main Licensed Office or Corporate Headquarters address for the company. When possible, we have populated this line for you. Moved? Notify us per WAC 208-620-470.

## INSTRUCTION SHEET FOR COMPLETING THE 2006 CONSOLIDATED ANNUAL REPORT (CAR) (Pg. 2)

**WA File Number** – Please provide the WA file number (last five digits of the license number) to speed our data filing. When possible, we have populated this line for you.

**Number of Licensed Locations** – Count the total number of offices (main plus branches) that held a Washington State Consumer Loan License at any time during 2006. When possible, we have populated this line for you. All locations doing Washington business authorized by the Act need a license. Check the records against ours and add or subtract branch locations, if needed, per WAC 208-620-500. Check the records and adjust the amount of surety bond coverage, if needed, per WAC-208-620-320. See our Licensee Database/List online at <http://dfi.wa.gov/cs/list.htm> to see the company record.

**Reports Due** – Both the CAR and AAR are due by March 1 each year per WAC 208-620-430. Licensed Consumer Loan companies must file these two reports each year by March 1, even if you did NO business in Washington State during the 2006 calendar year. Late penalties accrue at \$100 per day for each day of delay.

If you choose to surrender the Consumer Loan License, you must either notify the DFI within 20 days after you cease doing business in the state of Washington or continue to file the CAR and AAR each year by March 1. In order to end the filing responsibilities, you must file a Consumer Loan Closure Form along with the final CAR and AAR, any fees owed, and return the license certificate per WAC 208-620-475. Please note that if you surrender the Consumer Loan License after January 1, you will need to file two reports; one by March 1 for the previous year's activity, and a separate Consumer Loan Closure Form and annual report that assesses business activity from January 1, 2007, through the closure date in 2007.

### Special Hints – Completing the CAR line items

This report covers only Washington business for the 2006 calendar year.

#### **DO NOT INCLUDE the following in the reported activities:**

- Business conducted by affiliated or parent companies
- Business from other jurisdictions
- Commercial or investment loans
- Rescinded loans in CAR line items #2a, #2b, or #2c
- Activity conducted prior to the date you first received the Consumer Loan License
- Loans made in other years, except for the following CAR line items, #1, #2f, #2g, and #2h

**1. Outstanding Washington (WA) Loans: Principal balance of all loans on December 31, 2005:** This is the total “number of accounts” (or loans) and total “dollar volume” (principal balance) of loans made, originated, funded, and/or purchased by the company that were outstanding as of December 31, 2005. The accounting department should have these reports. HINT: If you filed a CAR with Washington State DFI last year, you may get this figure from line 3 of last year's CAR. Attach loan list.

**2a. New WA Loans: Non-Mortgage Loans:** This is the number and dollar volume (funded amount) of loans either unsecured, or secured by security agreement (loans secured by personal property) that the company made, originated, funded, or purchased during 2006. Do not include Real Estate loans. Attach loan list.

Note: If the company offers auto loans, and you originated the auto loan in another state, but moved the “servicing” of the loan to Washington sometime during the reporting period, enter the “new” Washington servicing activity on this line. Provide supporting documentation that includes the original funding date, funded amount, the state the loan was originated in, the date servicing was transferred to Washington State, and the principal balance of the loan at the date of transfer to Washington. Attach loan list.

**2b. New WA Loans: Secured by Real Estate:** The number and dollar volume (funded amount) of new loans secured by real estate during 2006. Include all types of real estate and include first and second lien, usurious and non-usurious loans that the company made, originated, funded, or purchased for Washington customers/consumers during 2006. Attach loan list.

Note: You must report. While the federal law known as DIDMCA pre-empts state restrictions on rates and fees, it does not pre-empt state annual reporting requirements.

**2c. New WA Loans: Loans Brokered in 2006:** The number and dollar volume (funded amount) of Washington loans brokered by the company in 2006. Attach loan list.

**2d. WA Loans Made, Originated, Funded, Or Purchased in 2006 And Sold in 2006 With Servicing Released:** Loans made, originated, funded, or purchased by the company during 2006 and sold in 2006 that the company does not service. The dollar volume entered here should be the principal balance of the loans on the date of brokering/sale of the loan. Attach loan list.

## INSTRUCTION SHEET FOR COMPLETING THE 2006 CONSOLIDATED ANNUAL REPORT (CAR) (Pg. 3)

**2e. WA Loans Made, Originated, Funded, Or Purchased in 2006 And Sold With Servicing Retained:** Loans made, originated, funded, or purchased by the company during 2006 and sold during 2006 that the company still services (the company does not own the loan, but still receives payments on behalf of others). The dollar volume entered here should be the principal balance of the loan as of the date the loan was sold. Attach loan list or servicing portfolio that supports the response.

**2f. WA Loans Made Prior To 2006 And Sold in 2006 With Servicing Released:** Loans made, originated, funded, or purchased by the company prior to 2006 (since date of licensure) and sold during 2006 that the company does not service. The dollar volume entered here should be the principal balance of the loans as of the date the loan was sold. Attach loan list.

**2g. WA Loans Made Prior To 2006 And Sold in 2006 With Servicing Retained:** Loans made, originated, funded, or purchased by the company prior to 2006 (since date of licensure) and sold during 2006, that the company still services (the company does not own the loan, but still receives payments on behalf of others). The dollar volume entered here should be the principal balance of the loans as of the date the loan was sold. Attach loan list or servicing portfolio that supports the response.

**2h. WA Loans Held That Matured Or Paid Out in 2006:** Enter the dollar volume (principal balance) and total number of portfolio loans (or loans held on the balance sheet) which matured and/or were (paid out) paid off during 2006. Do not include loans the company did not own but were servicing for others. Attach loan list.

**3. Outstanding WA Loans: Principal Balance Of Loans On December 31, 2006:** This is the total number of loans and dollar volume of loans originated, funded, or purchased by the company during 2006 that are still outstanding (on the balance sheet) as of December 31, 2006. The accounting department should have these figures. Attach loan list.

**4. WA Loans Secured By Real Estate That Foreclosed in 2006:** The total number and dollar volume (principal balance) of loans secured by real estate, which the company foreclosed during 2006 (foreclosure completed in 2006). Attach loan list.

**5. WA Loans Secured By Real Estate In Foreclosure On December 31, 2006:** The total number and dollar volume (principal balance) of loans secured by real estate that are still in foreclosure as of December 31, 2006. Attach loan list.

**6. WA Real Estate Loans Charged Against Reserve For Loan Losses in 2006:** This is the total number of accounts and dollar volume (principal balance) of loans secured by real estate, charged off as a loss during 2006. Attach loan list.

**7. All Other WA Loans Charged Against Reserve For Loan Losses in 2006:** This is the total number of accounts and dollar volume (principal balance) of unsecured loans and loans secured by personal property, charged off as a loss during 2006. Attach loan list.

**8. WA Loans Contractually Delinquent 30 Days or More at the End of 2006:** This is the total number of accounts and dollar volume (principal balance) of loans that are delinquent 30 days or more as of December 31, 2006. Attach loan list.

**Does the Report Balance?** Hint: The “Number of Accounts” for line items #1, #2a, and #2b, when taken together, represent the total population of loans that would have been on the company’s balance sheet sometime during the reporting period (does not include brokered loans). The “Number of Accounts” for line items #2d through #2h, #4, #6, and #7 represent loans that were taken off (removed from) the books during the reporting period (for various reasons). The remaining “Number of Accounts” should equal the outstanding “Number of Accounts” as of December 31, 2006, reported on line item 3. To determine if the reported “Number of Accounts” balances, use the following equation to double-check the responses:  $\text{Line item \#3} = (1+2a+2b) - (2d+2e+2f+2g+2h) - (4+6+7)$ . The equation does not work for the “dollar volume” column.

**Preparer’s Certification & Information:** Who actually prepared this report? That person should complete the Preparer’s Certification and Information portion. Please print neatly when providing contact information such as phone, fax, and email so we may quickly contact the company representative regarding the annual report.

**Affidavit** – Regardless of who prepared the report, someone at the company (usually the Manager of LLC, President, or Treasurer) must review the report and supporting documentation to attest to the accuracy of the CAR and AAR content. This high-ranking official is responsible for the accuracy of the reported information, per RCW 31.04.155. Once this review is completed, the company representative completes the Affidavit in the presence of a notary.

## INSTRUCTION SHEET FOR COMPLETING THE 2006 CONSOLIDATED ANNUAL REPORT (CAR) (Pg. 4)

**Delivery** – filings must be received by March 1, 2007. You may deliver the CAR and AAR as follows:

*Via US Postal Service:*

Dept of Financial Institutions  
Division of Consumer Services  
PO Box 41200  
Olympia WA 98504-1200

*Via Other Couriers (e.g., UPS, FedEx, etc)*

Dept of Financial Institutions  
Division of Consumer Services  
150 Israel Rd SW  
Tumwater WA 98501

**Attachments: Send one packet. A complete filing includes the following:**

- Consolidated Annual Report (CAR), signed and notarized
- Annual Assessment Report (AAR), even if no fees are owed
- Supporting list(s) of Washington loans (one for each CAR line item response that is not zero, electronic files in encrypted Excel format)
- Year-End Financial Statements prepared according to Generally Accepted Accounting Principles (GAAP); Balance Sheet and Income Statement, Send audited if available
- Fees Check, if any (make check payable to the “Washington State Treasurer”)

***Incomplete filings will be subject to the \$100 per day penalty.***

**Still Need Help?** Send specific questions via e-mail to [DCS@dfi.wa.gov](mailto:DCS@dfi.wa.gov) or phone (360) 902-0522 and someone from the DFI staff will research your question and respond separately.

**Consumer Loan Act** – You may find copies of RCW 31.04 and WAC 208-620 on our website at <http://dfi.wa.gov/cs/loan.htm>.

**HINT:** This is a good time for you to update the licensing information. Report changes in addresses, dba's, officers, and number of branches, surety amount, etc, as required. See our “Licensee Database” online at <http://dfi.wa.gov/cs/list.htm> to for company record details. Contact the licensing unit by e-mail above or phone (360) 902-8756 for assistance. Alternatively, our “Amendment Application” form is at <http://dfi.wa.gov/cs/pdf/clstatuschg.pdf>



## 2006 CONSUMER LOAN COMPANY ANNUAL ASSESSMENT REPORT (AAR)

**This report will be reconciled to the Consolidated Annual Report and accompanying supporting documentation.  
See WAC 208-620-220(2) for authority.**

Name of company as licensed in Washington: \_\_\_\_\_

**Report Due:** March 1, 2007 **Assessment for Business** conducted through December 31, 2006

*A penalty of \$100.00 per day will be assessed if received by DFI after March 1, 2007.*

*Reports must be filed even if you did NO business in Washington State during 2006.*

**Attachments: Send one packet. A complete filing includes the following:**

- Consolidated Annual Report (CAR), signed and notarized
- Annual Assessment Report (AAR), even if no fees are owed
- Supporting list(s) of Washington loans (one for each CAR line item response that is not zero, electronic files in encrypted Excel format)
- Year-End Financial Statements prepared according to Generally Accepted Accounting Principles (GAAP); Balance Sheet and Income Statement, Send audited if available
- Fees Check, if any (make check payable to the "Washington State Treasurer")

***Incomplete filings will be subject to the \$100 per day penalty.***

ANSWER EVERY QUESTION OR WRITE IN "NONE"

Assessment Analysis of Dollar Volume of Business Conducted in Washington Under The Consumer Loan Act		Dollar Volume
1.	Principal Balance Of All Loans On December 31, 2006 (line 3 of the consolidated annual report)	\$
2	New WA Loans: Loans Brokered in 2006 (line 2c of the consolidated annual report)	\$
3.	Principal Balance Of Loans With Servicing Released (line 2d of the consolidated annual report)	\$
4.	Principal Balance Of Loans With Servicing Retained (line 2e of the consolidated annual report)	\$
5.	Adjusted Total Loan Value: Add Lines 1, 2, 3, and 4	\$
6.	Assessment Fee: Multiply Line 5 By .000180271 (round to the nearest cent, not to the nearest dollar) Enter The Result Here. Pay This Amount In Annual Assessment Fees.  Make Checks Payable To The "Washington State Treasurer."	\$

I hereby certify under oath and penalty of perjury that I have carefully examined the information contained in this annual assessment report and the reported information is correct and complete. I further acknowledge that there are no misrepresentations or omissions of material facts.

**Prepared By:** \_\_\_\_\_

*Signature*

*Date*

\_\_\_\_\_  
**Type or printed name of preparer**

\_\_\_\_\_  
**Title**

**Phone:** \_\_\_\_\_ **Ext:** \_\_\_\_\_ **Fax:** \_\_\_\_\_ **E-mail:** \_\_\_\_\_

## INSTRUCTIONS FOR COMPLETING THE ANNUAL ASSESSMENT REPORT (AAR)

We suggest you begin by making a copy of this blank Annual Assessment Report (AAR) form.

Use your completed Consolidated Annual Report (CAR) form to complete this Annual Assessment Report.

**1. Principal Balance of all WA Loans on December 31, 2006:** Enter the dollar volume from line 3 of CAR here.

**2. New WA Loans: Loans Brokered in 2006:** Enter the dollar volume from line 2c of the CAR here.

**3. Principal Balance of WA Loans With Servicing Released:** Enter the dollar volume from line 2d of the CAR here.

**4. Principal Balance of WA Loans With Servicing Retained:** Enter the dollar volume from line 2e of the CAR here.

**5. Adjusted Total Value:** Add lines 1, 2, 3, and 4 of the AAR.

**6. Assessment Fee:** Multiply the dollar volume on line 5 of the Annual Assessment Report by .000180271 (or by .018027% if your calculator does not have enough decimal spaces). Round to the nearest cent, not to the nearest dollar and enter the result here. Pay This Amount In Annual Assessment Fees. Make Checks Payable To The "Washington State Treasurer."

**Preparer's Certification & Information:** Who actually prepared this report (accountant, compliance manager, etc)? That person should complete the preparer's certification and information portion of the AAR.

**Delivery** – filings must be received by March 1, 2007. You may deliver the CAR and AAR as follows:

*Via US Postal Service:*

Dept of Financial Institutions  
Division of Consumer Services  
PO Box 41200  
Olympia WA 98504-1200

*Via Other Couriers (e.g., UPS, FedEx, etc)*

Dept of Financial Institutions  
Division of Consumer Services  
150 Israel Rd SW  
Tumwater WA 98501

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**Consumer Loan Act** – You may find copies of RCW 31.04 and WAC 208-620 on our website at <http://dfi.wa.gov/cs/loan.htm>.

**HINT:** This is a good time for you to update the licensing information. Report changes in addresses, dba's, officers, and number of branches, surety amount, etc, as required. See our "Licensee Database" online at <http://dfi.wa.gov/cs/list.htm> to for company record details. Contact the licensing unit by e-mail above or phone (360) 902-8756 for assistance. Alternatively, our "Amendment Application" form is at <http://dfi.wa.gov/cs/pdf/clstatuschg.pdf>